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Attorneys for Secured Creditor



Order Filed on July 29, 2022  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:	Chapter 13
Yakima D Smith,	Case No. 18-23262-SLM
	Hearing Date: August 10, 2022 at 10:00 a.m.
Debtor.	Judge: Stacey L. Meisel

**CONSENT ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF  
DEFAULT AND PROVIDING FOR CURE OF POST-PETITION ARREARS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

**ORDERED**

DATED: July 29, 2022

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Yakima D Smith  
Case No.: 18-23262-SLM  
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S  
CERTIFICATION OF DEFAULT AND PROVIDING FOR  
CURE OF POST-PETITION ARREARS**

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THIS MATTER having been opened to the Court upon the Certification of Default filed by NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Movant"), and Yakima D Smith ("Debtor") having filed opposition thereto, with respect to Movant's lien on Debtor's real property known as 75 Boylan Street, Newark, NJ 07106, (the "Property"), and the Court noting the consent of the parties to the form, substance, and entry of the within Consent Order, and for good cause shown it is hereby:

**ORDERED AS FOLLOWS:**

1. Debtor is delinquent seven (7) post-petition payments due October 1, 2021 through April 1, 2022, each payment in the amount of \$1,394.84, three (3) post-petition payments due May 1, 2022 through July 1, 2022, each payment in the amount of \$1,383.88, less suspense of \$515.89, for a total delinquency of \$13,399.63.
2. Debtor shall pay post-petition mortgage payment arrears of \$13,399.63 by making ten (10) equal monthly payments of \$1,218.15, beginning August 1, 2022 through May 1, 2023, and one (1) payment in the amount of \$1,218.13, on June 1, 2023 in addition to Debtor's regular monthly payments.
3. Debtor shall resume post-petition payments to be paid timely and in full with the August 1, 2022 payment.
4. If Debtor should default and fail to make future post-petition payments to Movant that come due during the pendency of this case for thirty (30) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Movant to proceed with its action against the Property.

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Debtor: Yakima D Smith  
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5. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Property and/or against the Debtor.
6. Debtor shall pay attorney fees and costs for the motion for relief in the amount of \$200.00 to be paid as an administrative claim through the plan.

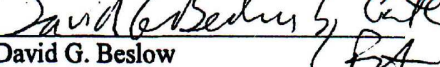
Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC  
Attorney for the Secured Creditor

By:   
Phillip Raymond

Date: 7.22.22

Goldman & Beslow, LLC  
Attorney for the Debtor

By:   
David G. Beslow

Date: \_\_\_\_\_

In re:  
Yakima D Smith  
Debtor

Case No. 18-23262-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 29, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db	+ Yakima D Smith, 75 Boylan St, Newark, NJ 07106-1811

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
David G. Beslow	on behalf of Debtor Yakima D Smith yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jul 29, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Ditech Financial LLC nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Mark Goldman

on behalf of Debtor Yakima D Smith yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go  
ldmanBeslowLLC@jubilee bk.net

Melissa S DiCerbo

on behalf of Creditor Ditech Financial LLC nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com  
mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13